to non-resident in financial services sector has been kept out side of the above simplification of approval procedure and retained under Government approval route so as to ensure compliance with the 'fit and proper' criterion.

Debts written off by Banks

†879. SHRI NAND KISHORE YADAV: Will the Minister of FINANCE be pleased to state:

(a) the amount written off as bad debts by Nationalised Banks during the last two years alongwith the details of the amount written off by each bank;

(b) whether Government are aware that the same Banks have again extended loans to the defaulters; and

(c) if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The bank-wise details of amount written off as bad debts for the years 2003 and 2004 by Nationalised Banks are in Statement (*See* below).

(b) No such instance has been brought to the notice of the Government.

(c) Does not arise.

Statement

Bank-wise details of amount written off of Nationalised Banks*

(Amount in Rs. crore)

Sl.No.	Bank Name	31st March, 2003	31st March, 2004
1	2	3	4
1	Allahabad Bank	333.5	621.8
2	Andhra Bank	121.1	184.0
3	Bank of Baroda	440.9	836.2
4	Bank of India	578.9	588.1
5	Bank of Maharashtra	92.3	92.0

†Original notice of the question was received in Hindi.

1	2	3	4
6	Canara Bank	216.3	452.0
7	Central Bank of India	418.8	568.9
8	Corporation Bank	16.2	49.3
9	Dena Bank	372.1	319.1
10	Indian Bank	802.8	416.4
11	Indian Overseas Bank	163.6	469.1
12	Oriental Bank of Commerce	45.6	85.4
13	Punjab & Sind Bank	59.4	85.3
14	Punjab National Bank	137.4	483.0
15	Syndicate Bank	42.3	33.2
16	UCO Bank	154.9	278.1
17	Union Bank of India	74.1	277.6
18	United Bank of India	224.3	249.6
19	Vijaya Bank	122.6	240.4
	TOTAL:	4417.1	6329.5

*includes amount recovered due to compromise.

Increase in rate of interest on home loans

880. SHRI S.P.M. SYED KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the rate of interest of home loan has been increased by some banks and hence there are chances for further increase in the interest rate;

(b) if so, the details thereof; and

(c) the steps taken by Government to stabilise the interest rate for home loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Yes, Sir. While some private sector banks like ICICI Bank and Housing Finance Companies like HDFC